

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: DUMAIS, PETER G
DUMAIS, LISA MARIE

§ Case No. 09-75759

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

STEPHEN G. BALSLEY, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$420,193.72
(without deducting any secured claims)

Assets Exempt: \$52,250.72

Total Distribution to Claimants: \$2,122.91 ✓

Claims Discharged

Without Payment: \$66,511.71

Total Expenses of Administration: \$2,470.71 ✓

3) Total gross receipts of \$ 4,593.62 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$4,593.62 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$436,467.00	\$15,193.59	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	2,470.71	2,470.71	2,470.71
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	65,871.84	43,072.78	43,072.78	2,122.91
TOTAL DISBURSEMENTS	\$502,338.84	\$60,737.08	\$45,543.49	\$4,593.62

4) This case was originally filed under Chapter 7 on December 30, 2009.
The case was pending for 11 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/14/2010 By: /s/STEPHEN G. BALSLEY
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
TAX REFUNDS	1224-000	4,593.00 ✓
Interest Income	1270-000	0.62
TOTAL GROSS RECEIPTS		\$4,593.62 ✓

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Ford Motor Credit Company LLC	4110-000	15,735.00	15,193.59	0.00	0.00
NOTFILED	Ocwenloans	4110-000	36,511.00	N/A	N/A	0.00
NOTFILED	Gmac Mortgage	4110-000	56,336.00	N/A	N/A	0.00
NOTFILED	Bac Home Loans Servici	4110-000	199,353.00	N/A	N/A	0.00
NOTFILED	Frd Motor Cr	4110-000	24,982.00	N/A	N/A	0.00
NOTFILED	Citimortgage Inc	4110-000	103,550.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$436,467.00	\$15,193.59	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
STEPHEN G. BALSLEY	2100-000	N/A	1,148.41	1,148.41	1,148.41
Barrick, Switzer, Long, Balsley & Van Evera	3110-000	N/A	1,318.00	1,318.00	1,318.00
INTERNATIONAL SURETIES, LTD.	2300-000	N/A	4.30	4.30	4.30
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	2,470.71	2,470.71	2,470.71

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2	American Infosource Lp As Agent for	7100-000	2,756.00	3,092.17	3,092.17	152.40
3	PYOD LLC its successors and assigns as assignee of	7100-000	772.00	912.80	912.80	44.99
4	PYOD LLC its successors and assigns as assignee of	7100-000	897.00	997.67	997.67	49.17
5	Chase Bank USA, N.A.	7100-000	596.00	690.99	690.99	34.06
6	Earthmover Cu	7100-000	3,530.00	3,748.02	3,748.02	184.73
7	Chase Bank USA, N.A.	7100-000	1,063.00	1,148.41	1,148.41	56.60
8	WORLD'S FOREMOST BANK	7100-000	3,437.00	3,698.32	3,698.32	182.28

9	Fia Card Services, NA/Bank of America	7100-000	12,365.00	12,907.64	12,907.64	636.17	✓
10	Elan Financial Services	7100-000	8,415.00	8,876.84	8,876.84	437.51	✓
11	GE Money Bank dba BASS PRO/GEMB	7100-000	1,034.00	1,096.13	1,096.13	54.02	✓
12	GE Money Bank dba DICK'S SPORTING GOODS/GEMB	7100-000	2,425.00	2,503.83	2,503.83	123.41	✓
13	GE Money Bank dba CARECREDIT/GEMB	7100-000	1,085.00	1,104.69	1,104.69	54.45	✓
14	GE Money Bank dba AMERICAN EAGLE	7100-000	627.00	679.48	679.48	33.49	✓
15	GE Money Bank dba IKEA CONSUMER	7100-000	419.00	532.26	532.26	26.23	✓
16	GE Money Bank dba LOWES CONSUMER	7100-000	551.00	652.34	652.34	32.15	✓
17	GE Money Bank dba JCPENNEY CREDIT SERVICES	7100-000	338.00	431.19	431.19	21.25	✓
NOTFILED	Citibank N A	7100-000	5,317.00	N/A	N/A	0.00	
NOTFILED	Citibank N A	7100-000	6,466.00	N/A	N/A	0.00	
NOTFILED	Lakewood Valley HOA C/O Foster Premier Inc.	7100-000	unknown	N/A	N/A	0.00	
NOTFILED	Macysdsnb	7100-000	3,081.99	N/A	N/A	0.00	
NOTFILED	Hsbc/mnrds	7100-000	144.85	N/A	N/A	0.00	
NOTFILED	Hsbc/mnrds	7100-000	614.00	N/A	N/A	0.00	
NOTFILED	Earthmovers Cu	7100-000	3,794.00	N/A	N/A	0.00	
NOTFILED	Exxmbliciti	7100-000	1,770.00	N/A	N/A	0.00	
NOTFILED	Earthmover Cu	7100-000	4,374.00	N/A	N/A	0.00	
TOTAL GENERAL UNSECURED CLAIMS			65,871.84	43,072.78	43,072.78	2,122.91	

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-75759

Case Name: DUMAIS, PETER G
DUMAIS, LISA MARIE

Period Ending: 12/14/10

Trustee: (330410) STEPHEN G. BALSLEY

Filed (f) or Converted (c): 12/30/09 (f)

§341(a) Meeting Date: 02/04/10

Claims Bar Date: 06/22/10

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	1311 Deer Run Trail Sandwich, Orig. Asset Memo: Imported from original petition Doc# 1	187,500.00	0.00	DA	0.00	FA
2	Rental property at 2459 Frost Dr., Aurora, IL 60 Orig. Asset Memo: Imported from original petition Doc# 1	150,000.00	9,939.00	DA	0.00	FA
3	Cash on hand. Orig. Asset Memo: Imported from original petition Doc# 1	50.00	0.00	DA	0.00	FA
4	Castle bank checking account Orig. Asset Memo: Imported from original petition Doc# 1	1,000.00	0.00	DA	0.00	FA
5	Earth Movers Credit Union savings account in ban Orig. Asset Memo: Imported from original petition Doc# 1	50.72	0.00	DA	0.00	FA
6	Household goods and furnishings audio, video, an Orig. Asset Memo: Imported from original petition Doc# 1	300.00	0.00	DA	0.00	FA
7	Wearing apparel Orig. Asset Memo: Imported from original petition Doc# 1	200.00	0.00	DA	0.00	FA
8	Metropolitan Life Insurance whole life policy in Orig. Asset Memo: Imported from original petition Doc# 1	42,000.00	0.00	DA	0.00	FA
9	1998 Ford F-150 Orig. Asset Memo: Imported from original petition Doc# 1	2,000.00	0.00	DA	0.00	FA
10	2003 Ford F-150 Orig. Asset Memo: Imported from original petition Doc# 1	6,650.00	0.00	DA	0.00	FA
11	2007 Ford Mustang Orig. Asset Memo: Imported from original petition Doc# 1	11,325.00	0.00	DA	0.00	FA
12	2009 Ford Fusion Orig. Asset Memo: Imported from original petition	14,525.00	0.00	DA	0.00	FA

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-75759

Trustee: (330410) STEPHEN G. BALSLEY

Case Name: DUMAIS, PETER G
DUMAIS, LISA MARIE

Filed (f) or Converted (c): 12/30/09 (f)

§341(a) Meeting Date: 02/04/10

Period Ending: 12/14/10

Claims Bar Date: 06/22/10

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
Doc# 1					
13	TAX REFUNDS (u)	4,593.00	4,593.00	DA	4,593.00 FA
Int	INTEREST (u)	Unknown	N/A	0.62	FA
14	Assets Totals (Excluding unknown values)	\$420,193.72	\$14,532.00	\$4,593.62	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): July 7, 2010

Current Projected Date Of Final Report (TFR): July 14, 2010 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-75759

Case Name: DUMAIS, PETER G
DUMAIS, LISA MARIE

Taxpayer ID #: **-***7333

Period Ending: 12/14/10

Trustee: STEPHEN G. BALSLEY (330410)

Bank Name: The Bank of New York Mellon

Account: 9200-*****56-65 - Money Market Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/23/10	{13}	Peter and Lisa Dumais	Non-Exempt portion of debtors 2009 income tax refund	1224-000	4,593.00		4,593.00
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.03		4,593.03
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.27		4,593.30
06/07/10	1001	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/07/2010 FOR CASE #09-75759	2300-000		4.30	4,589.00
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.27		4,589.27
07/07/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0700%	1270-000	0.05		4,589.32
07/07/10		To Account #9200*****5666	Transfer to Closed Money Market Account	9999-000		4,589.32	0.00

ACCOUNT TOTALS	4,593.62	4,593.62	\$0.00
Less: Bank Transfers	0.00	4,589.32	
Subtotal	4,593.62	4.30	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$4,593.62	\$4.30	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-75759

Case Name: DUMAIS, PETER G
DUMAIS, LISA MARIE

Taxpayer ID #: **-***7333

Period Ending: 12/14/10

Trustee: STEPHEN G. BALSLEY (330410)

Bank Name: The Bank of New York Mellon

Account: 9200-*****56-66 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
07/07/10		From Account #9200*****5665	Transfer to Closed Money Market Account	9999-000	4,589.32		4,589.32
09/01/10	101	Barrick, Switzer, Long, Balsley & Van Evera	Dividend paid 100.00% on \$1,318.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		1,318.00	3,271.32
09/01/10	102	STEPHEN G. BALSLEY	Dividend paid 100.00% on \$1,148.41, Trustee Compensation; Reference:	2100-000		1,148.41	2,122.91
09/01/10	103	American Infosource Lp As Agent for	Dividend paid 4.92% on \$3,092.17; Claim# 2; Filed: \$3,092.17; Reference:	7100-000		152.40	1,970.51
09/01/10	104	PYOD LLC its successors and assigns as assignee of	Dividend paid 4.92% on \$912.80; Claim# 3; Filed: \$912.80; Reference:	7100-000		44.99	1,925.52
09/01/10	105	PYOD LLC its successors and assigns as assignee of	Dividend paid 4.92% on \$997.67; Claim# 4; Filed: \$997.67; Reference:	7100-000		49.17	1,876.35
09/01/10	106	Chase Bank USA, N.A.	Dividend paid 4.92% on \$690.99; Claim# 5; Filed: \$690.99; Reference:	7100-000		34.06	1,842.29
09/01/10	107	Earthmover Cu	Dividend paid 4.92% on \$3,748.02; Claim# 6; Filed: \$3,748.02; Reference:	7100-000		184.73	1,657.56
09/01/10	108	Chase Bank USA, N.A.	Dividend paid 4.92% on \$1,148.41; Claim# 7; Filed: \$1,148.41; Reference:	7100-000		56.60	1,600.96
09/01/10	109	WORLD'S FOREMOST BANK	Dividend paid 4.92% on \$3,698.32; Claim# 8; Filed: \$3,698.32; Reference:	7100-000		182.28	1,418.68
09/01/10	110	Fia Card Services, NA/Bank of America	Dividend paid 4.92% on \$12,907.64; Claim# 9; Filed: \$12,907.64; Reference:	7100-000		636.17	782.51
09/01/10	111	Elan Financial Services	Dividend paid 4.92% on \$8,876.84; Claim# 10; Filed: \$8,876.84; Reference:	7100-000		437.51	345.00
09/01/10	112	GE Money Bank dba BASS PRO/GEMB	Dividend paid 4.92% on \$1,096.13; Claim# 11; Filed: \$1,096.13; Reference:	7100-000		54.02	290.98
09/01/10	113	GE Money Bank dba DICK'S SPORTING GOODS/GEMB	Dividend paid 4.92% on \$2,503.83; Claim# 12; Filed: \$2,503.83; Reference:	7100-000		123.41	167.57
09/01/10	114	GE Money Bank dba CARECREDIT/GEMB	Dividend paid 4.92% on \$1,104.69; Claim# 13; Filed: \$1,104.69; Reference:	7100-000		54.45	113.12
09/01/10	115	GE Money Bank dba AMERICAN EAGLE	Dividend paid 4.92% on \$679.48; Claim# 14; Filed: \$679.48; Reference:	7100-000		33.49	79.63
09/01/10	116	GE Money Bank dba IKEA CONSUMER	Dividend paid 4.92% on \$532.26; Claim# 15; Filed: \$532.26; Reference:	7100-000		26.23	53.40
09/01/10	117	GE Money Bank dba LOWES CONSUMER	Dividend paid 4.92% on \$652.34; Claim# 16; Filed: \$652.34; Reference:	7100-000		32.15	21.25
09/01/10	118	GE Money Bank dba JCPENNEY CREDIT SERVICES	Dividend paid 4.92% on \$431.19; Claim# 17; Filed: \$431.19; Reference:	7100-000		21.25	0.00

Subtotals : \$4,589.32 \$4,589.32

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-75759

Case Name: DUMAIS, PETER G
DUMAIS, LISA MARIE

Taxpayer ID #: **-***7333

Period Ending: 12/14/10

Trustee: STEPHEN G. BALSLEY (330410)

Bank Name: The Bank of New York Mellon

Account: 9200-*****56-66 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

ACCOUNT TOTALS		4,589.32	4,589.32	\$0.00
Less: Bank Transfers		4,589.32	0.00	
Subtotal		0.00	4,589.32	
Less: Payments to Debtors			0.00	
NET Receipts / Disbursements		\$0.00	\$4,589.32	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # 9200-*****56-65	4,593.62	4.30	0.00
Checking # 9200-*****56-66	0.00	4,589.32	0.00
	\$4,593.62	\$4,593.62	\$0.00